



Department of Human Resources
Division of Employee Benefits



October 2012

Dear County Retiree:

Life & Health coverage is a large part of your retirement benefits from Milwaukee County, and offer critical financial protection for you, your spouse and eligible dependent children. This year's benefits Open Enrollment period will be November 5, 2012 through November 23, 2012.

You do not need to re-enroll for Medical, Prescription Drug and Life Insurance benefits. Please note: If no changes are made during the Open Enrollment period, we will carry forward your 2012 elections.

The benefit plans described in this letter are currently in effect, **however, they may be subject to change at any point after the annual enrollment period as a result of the adoption of the 2013 Annual Budget, other legislative changes, etc.** As changes take place, the County Benefits staff will provide you updated information, and you will be given an opportunity to change your enrollment decisions for any impacted benefit plan. A list of anticipated updates regarding your benefits is included below.

Key Dates / Communications:

November 23, 2012 Deadline for completing the annual open enrollment.

December 1, 2012 You will be provided with an update on any medical plan changes that result from the adoption of the 2013 budget. This communication will also include any changes to premium contributions (if applicable). Details for requesting changes to your enrollment for any benefit plans impacted by the budget change will be provided.

December 31, 2012 Deadline for requesting changes to enrollment decisions due to benefit plan or premium changes in the adopted annual budget.

February 1, 2013 Changes from the 2013 adopted annual budget regarding medical coverage will take effect for all retirees. Any changes to prescription drug coverage will also take effect for pre-Medicare retirees.

January 1, 2014 Due to Medicare regulations, any changes to prescription drug coverage adopted in the 2013 budget will not take effect for Medicare-eligible retirees until January 1, 2014.

Please watch for benefits communications throughout the year. In addition, we will keep the most current version of benefit plan summaries and documents available on the Benefits webpage at <http://county.milwaukee.gov/EmployeeBenefits>.

Notice for Medicare-eligible retirees regarding prescription drug coverage:

Milwaukee County is changing to an Employer Group Waiver Plan (EGWP) to maximize the federal funding for the prescription drug coverage that Milwaukee County provides to its Medicare-eligible retirees.

It is important to note that your plan will cover the same medications at the same level as active employees and pre-Medicare retirees. However, there are two enhancements to your benefits that are required by Medicare. First, Medicare allows maintenance medications to be filled at retail pharmacies. You are not required to utilize mail-order for these medications. Second, Medicare provides "Catastrophic Coverage" which lowers your copays if you have incurred over \$4750 in annual out-of-pocket medication costs. Additional details are provided in the summary enclosed with this letter.

Milwaukee County will automatically transfer all Medicare eligible retirees into the Medicare drug plan. You do not need to take any additional steps to retain coverage.

Flu Shots:

Flu Shots will be offered to employees and their adult dependents at no charge during the open enrollment benefit fairs. Midland Health will be onsite to administer the vaccinations at each of the scheduled meetings. Please note, Midland Health will not be able to vaccinate children at these events.

Thank you for taking the time to review all communications about your employee benefits through Milwaukee County. The benefits staff will be available at 414-278-4198 or via e-mail at benefits@milwcnty.com to assist you throughout the year with any questions.

Sincerely,



Matthew Hanchek
Employee Benefits Administrator